

**Claim Amendment under 37 C.F.R. §1.121**

Claim 1. (Currently amended) A binder sheet, configured so that the binder sheet is removably inserted into a binder and is made of a transparent material, comprising:

a binding portion provided on a first side of the binder sheet;

a paper storing portion provided on a second side to store paper;

an upper horizontal band attached to an upper portion of the paper storing portion of the binder sheet, with left and right attachment lines vertically formed on left and right side edges of the upper horizontal band so as to keep an upper portion of the paper from loosening off the binder sheet; and

a lower horizontal band attached to a lower portion of the paper storing portion of the binder sheet, with left and right attachment lines vertically formed on left and right side edges of the lower horizontal band and a lower attachment line horizontally formed on a lower edge of the lower horizontal band so as to keep a lower portion of the paper from loosening off the binder sheet and falling downward through the lower horizontal band, wherein a pocket is defined by the left and right attachment lines and the lower attachment line,

wherein the binder sheet exposes substantially large portions of the paper other than portions covered by the upper and lower horizontal bands and allows a user to write on the paper without taking the paper out of the binder sheet, and minimizes reflecting light from the binder sheet interfering viewing the paper,

wherein an interval between the upper horizontal band and the lower horizontal band is determined by a size of paper to be stored,

wherein a height of the lower horizontal band is larger than a height of the upper horizontal band.

Claim 2. (Previously canceled)

Claim 3. (Previously presented) The binder sheet according to claim 1, further comprising a middle horizontal band provided at a position between the upper horizontal band and the lower horizontal band.

Claim 4. (Currently amended) A binder sheet, configured so that the binder sheet is removably inserted into a binder and is made of a transparent material, comprising:

a binding portion provided on a first side of the binder sheet;

a paper storing portion provided on a second side to store paper; and

left and right vertical bands, each of the left and right vertical bands having a predetermined width and length, and being longitudinally attached to portions near left and right side edges of the front or back surface of the binder sheet with upper attachment lines and lower attachment lines,

wherein the binder sheet exposes substantially large portions of the paper other than portions covered by the left and right vertical bands and allows a user to write on the paper without taking the paper out of the binder sheet, and minimizes reflecting light from the binder sheet interfering viewing the paper,

wherein an interval between the left and right vertical bands is determined by a size of paper to be stored, and wherein an interval between the upper attachment lines and the lower attachment lines is determined by a size of the paper.

Claims 5-6. (Previously canceled)

Claim 7. (Currently amended) A binder sheet, configured so that the binder sheet is removably inserted into a binder and is made of a transparent material, comprising:

a binding portion provided on a first side of the binder sheet;

a paper storing portion provided on a second side to store paper;

an upper horizontal edge band attached to an upper edge of the binder sheet, with left and right attachment lines vertically formed on left and right side edges of the upper horizontal edge band so as to keep an upper edge of the paper from loosening off the binder sheet; and

a lower horizontal edge band attached to a lower edge of the binder sheet, with left and right attachment lines vertically formed on left and right side edges of the lower horizontal edge band, and a lower attachment line formed on a lower edge of the lower horizontal edge band so as to keep a lower edge of the paper from loosening off the binder sheet and falling downward through the lower horizontal edge band, wherein a pocket is defined by the left and right attachment lines and the lower attachment line.

wherein the binder sheet exposes substantially large portions of the paper other than portions covered by the upper and lower horizontal edge bands and allows a user to write on the paper without taking the paper out of the binder sheet, and minimizes reflecting light from the binder sheet interfering viewing the paper,

wherein an interval between the upper horizontal band and the lower horizontal band is determined by a size of paper to be stored.

wherein a height of the lower horizontal band is larger than a height of the upper horizontal band.

Claim 8. (Previously presented) The binder envelope according to claim 7, wherein the upper and lower edge bands are colored.